

BBVA RMBS 18 Fondo de Titulización

Brief report

Date: 12/31/2020
Currency: EUR



Constitution date
11/20/2017

VAT Reg. no.
V87964110

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Assets Custodian
BBVA

Bond Paying Agent
BBVA

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
BBVA

Start-up Loan
BBVA

Subordinated Loan
BBVA

Fund Auditor
KPMG Auditores

Lead Manager
BBVA

Suscribers
BBVA
Banco Europeo de Inversiones

Issued securities: Asset-Backed Bonds

Bonds issue									
Series	ISIN Code	Issue date	Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type	Reference rate and margin	Interest Rate	Redemption
				Current	Original		Payment Date	Next coupon	Final maturity (legal)
									Next
									Rating
									DBRS / MOOD
									Current
									Original
									AA (sf)
									AA (sf)
									Aa1 (sf)
									Aa2 (sf)
Total				1,141,216,403.40	1,458,000,000.00				

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
				% Monthly CPR (SMM)							
				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
				% Annual equivalent CPR							
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series	With optional redemption *	Average life	Years	8.60	7.69	6.92	6.26	5.70	5.21	4.79	4.43
		Date	07/23/2029	08/25/2028	11/17/2027	03/22/2027	08/27/2026	03/03/2026	10/01/2025	05/21/2025	
	Final Maturity	Years	18.01	16.76	15.51	14.51	13.51	12.51	11.76	10.76	
		Date	12/18/2038	09/18/2037	06/18/2036	06/18/2035	06/18/2034	06/18/2033	09/18/2032	09/18/2031	
	Without optional redemption *	Average life	Years	8.60	7.69	6.92	6.26	5.70	5.21	4.79	4.43
		Date	07/23/2029	08/25/2028	11/17/2027	03/22/2027	08/27/2026	03/03/2026	10/01/2025	05/21/2025	
	Final Maturity	Years	18.01	16.76	15.51	14.51	13.51	12.51	11.76	10.76	
		Date	12/18/2038	09/18/2037	06/18/2036	06/18/2035	06/18/2034	06/18/2033	09/18/2032	09/18/2031	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.33%	0.27%	0.24%	0.20%
Annual Percentage Rate (CPR)	5.17%	3.90%	3.25%	2.88%	2.41%

Geographic distribution		
	Current	At constitution date
Andalucia	10.22%	10.20%
Aragon	1.38%	1.43%
Asturias	0.80%	0.79%
Balearic Islands	1.66%	1.68%
Basque Country	2.39%	2.40%
Canary Islands	2.74%	2.70%
Cantabria	0.74%	0.77%
Castilla-La Mancha	2.17%	2.19%
Castilla-Leon	2.63%	2.64%
Catalonia	49.72%	49.38%
Ceuta	0.20%	0.20%
Extremadura	1.02%	1.00%
Galicia	2.09%	2.09%
La Rioja	0.28%	0.27%
Madrid	13.26%	13.62%
Melilla	0.27%	0.26%
Murcia	1.37%	1.35%
Navarra	0.37%	0.41%
Valencia	6.69%	6.63%

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Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	391	145,224.54	39,817.04	0.00	185,041.58	26.98	50,140,988.65	50,326,030.23	82.81	79.14
from > 1 to = 2 months	34	29,739.69	6,396.48	0.00	36,136.17	5.27	3,747,308.61	3,783,444.78	6.23	81.01
from > 2 to = 3 months	5	6,709.08	1,124.14	0.00	7,833.22	1.14	628,259.49	636,092.71	1.05	82.70
from > 3 to = 6 months	8	10,535.70	3,483.67	0.00	14,019.37	2.04	1,060,312.16	1,074,331.53	1.77	85.90
from > 6 to < 12 months	7	28,207.21	7,218.38	0.00	35,425.59	5.17	885,597.42	921,023.01	1.52	82.89
from = 12 to < 18 months	19	134,463.45	26,006.01	180.50	160,649.96	23.43	1,936,431.98	2,097,081.94	3.45	82.39
from = 18 to < 24 months	7	67,465.54	12,869.38	0.00	80,334.92	11.71	959,906.13	1,040,241.05	1.71	88.65
from ≥ 2 years	7	131,826.71	32,616.73	1,866.35	166,309.79	24.25	725,100.53	891,410.32	1.47	101.33
Subtotal	478	554,171.92	129,531.83	2,046.85	685,750.60	100.00	60,083,904.97	60,769,655.57	100.00	79.97
Total	478	554,171.92	129,531.83	2,046.85	685,750.60		60,083,904.97	60,769,655.57		

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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